

Fill in this information to identify your case:

Debtors	Antonio	De Oliveira
Debtors 2	State of filing	County
United States Bankruptcy Court for the: District of New Jersey		
Case number	18-24842 (If known)	

## Official Form 427

### Cover Sheet for Reaffirmation Agreement

12/15

Anyone who is a party to a reaffirmation agreement may fill out and file this form. Fill it out completely, attach it to the reaffirmation agreement, and file the documents within the time set under Bankruptcy Rule 4008.

#### Part 1 Explain the Repayment Terms of the Reaffirmation Agreement

1 Who is the creditor?

Toyota

Name of the creditor

2 How much is the debt?

On the date that the bankruptcy case is filed \$ 2,340.00

To be paid under the reaffirmation agreement \$ 2,340.00

\$ 260.00 per month for 9 months after the filing date

3. What is the Annual Percentage Rate (APR) of interest? (See Bankruptcy Code § 524(k)(3)(E).)

Before the bankruptcy case was filed

Under the reaffirmation agreement

%  Fixed rate

Adjustable rate

4 Does collateral secure the debt?

No

Yes. Describe the collateral

Current market value

5 Does the creditor assert that the debt is nondischargeable?

No

Yes. Attach an explanation of the nature of the debt and the basis for contending that the debt is nondischargeable.

6. Using information from Schedule I: Your Income (Official Form 106I) and Schedule J: Your Expenses (Official Form 106J), fill in the amounts.

Income and expenses reported on Schedules I and J

Income and expenses stated on the reaffirmation agreement

6a. Combined monthly income from line 12 of Schedule I \$ 4,457.70 6c. Monthly income from all sources after payroll deductions \$ 4,457.70

6b. Monthly expenses from line 22c of Schedule J \$ 4,055.91 6f. Monthly expenses \$ 4,055.91

6g. Monthly payments on all reaffirmed debts not listed on Schedule J \$ 260.00 6j. Monthly payments on all reaffirmed debts not included in monthly expenses \$ 260.00

6d. Scheduled net monthly income \$ 3,795.91 6i. Present net monthly income \$ 3,795.91

Subtract lines 6b and 6g from 6d. If the total is less than 0, put the number in brackets.

Subtract lines 6f and 6j from 6i. If the total is less than 0, put the number in brackets.

Debtor 1

By Hand

Signature

Date 10/03/18

Case number 18-24842

7. Are the income amounts on lines 6a and 6c different?

No

Yes

Explain why they are different and complete line 7.

8. Are the expense amounts on lines 6b and 6f different?

No

Yes

Explain why they are different and complete line 10.

9. Is the net monthly income in line 6h less than 0?

No

Yes

A presumption of hardship arises (unless the creditor is a credit union). Explain how the debtor will make monthly payments on the reaffirmed debt and pay other living expenses. Complete line 10.

10. Debtor's certification about lines 7-9

If any answer on lines 7-9 is Yes, the debtor must sign here.

If all the answers on lines 7-9 are No, go to line 11.

I certify that each explanation on lines 7-9 is true and correct.



Signature of Debtor 1



Signature of Debtor 2 (Spouse if joint case)

11. Did an attorney represent the debtor in negotiating the reaffirmation agreement?

No

Yes

Has the attorney executed a declaration or an affidavit to support the reaffirmation agreement?

No

Yes



Part 2: Sign Here

Whoever fills out this form must sign here.

I certify that the attached agreement is a true and correct copy of the reaffirmation agreement between the parties identified on this Cover Sheet for Reaffirmation Agreement.



Signature

Date

10/03/18  
2018

Printed Name

Check one:

Debtor or Debtor's Attorney

Creditor or Creditor's Attorney